(d) whether Government are planning to amalgamate certain Nationalised Banks; and

(e) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) to (c) The Committee on Banking Sector Reforms (Narasimham Committee-II) in its report in 1998 had made several recommendations covering institutional, supervisory, legislative and banking policy aspects. These recommendations relate to capital adequacy, asset quality, non performing assets, directed credit, prudential norms, disclosure requirements, systems and methods in banks, structural issues, rural and small industrial credit, regulation and supervision, legal and legislative frame work. Those recommendations which are within the ambit of Reserve Bank of India and do not require amendments to the statutes have, by and large, been implemented. Action has been initiated to amend the relevant statutory provisions in order to implement some other recommendations. The recommendations made by the Committee constitute a valuable input into the ongoing exercise by the Government and Reserve Bank of India for reform of the banking sector.

(d) There is no such proposal.

(e) Does not arise.

Survey on Non-Recovery of Bank Loans

†3890. SHRI GOPALSINH G. SOLANKI: Will the Minister of FINANCE be pleased to state:

(a) whether Government have ever conducted any survey regarding the non-recovery of bank loans;

(b) if so, the details thereof during the last three years, State-wise;

(c) the number of cases which are under considerations various courts; and

(d) the steps proposed to be taken by Govenment for recovery of such loans.

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL) : (a) Reserve Bank of India (RBI) has reported

†Original notice of the question was received in Hindi.

that no survey was conducted by them for non-recovery of bank loans. However, RBI had made a study of non- performing assets (NPAs) of public sector banks based on the data upto March 1998.

(b) As reported by RBI, the position of gross non-performing assets and percentage thereof to advances of the public sector banks for the last three years is as under :—

(Rs. crore)

End of March	Gross NPAs	% to Gross Advance
1997	43577	17.84
1998	45653	16.02
1999	51711	15.89

The database of RBI does not generate information on NPAs of banks, State-wise.

(c) RBI has reported that out of 32836 cases transferred to/filed with DRTs upto 30-9-99, 10462 cases have been decided by the Debts Recovery Tribunals and 22374 cases were pending with them.

(d) Banks/Government of India/Reserve Bank of India have taken several steps for recovery of bank dues which include framing and implementation of recovery policy by banks, filing of suits with Civil courts, filing cases with Debts Recovery Tribunals (DRTs), strengthening and setting up more DRTs and DRATs compromise settlement through Settlement Advisory Commitees and monitoring and follow up of non-performing accounts.

In addition, an amendment to Recovery of Debts due to Banks and Financial Institutions (Amendment) Act 2000 bringing about various amendments to the Debts due to banks and financial institutions Act, 1993, which are intended to give more powers to the tribunals has been made.

Pay Scale of Assistant Engineers

3891. SHRI GOPALSINH G. SOLANKI : Will the Minister of FINANCE be pleased to state:

(a) What are the pay scale of Assistant Engineer in various Department *viz.* M.E.S., C.P.W.D., Railways, Water Resources, CWC, P and T, Telecommunications etc.;